

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Deborah Ann Rafferty
 Debtor

Case No. 14-14442-sr
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Virginia
 Form ID: pdf900

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Nov 04, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 06, 2016.

db +Deborah Ann Rafferty, 321 Timber Jump Lane, Media, PA 19063-1123

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 06, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 4, 2016 at the address(es) listed below:

DANIELLE BOYLE-EBERSOLE on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, FSB, doing business as CHRISTIANA TRUST, not in its individual capacity but solely as Trustee for BCAT 2014-9TT debersole@hoflawgroup.com, bbleming@hoflawgroup.com
 FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com
 JASON BRETT SCHWARTZ on behalf of Creditor Capital One Auto Finance jschwartz@mesterschwartz.com, jottinger@mesterschwartz.com
 JEROME B. BLANK on behalf of Creditor Santander Bank, N.A., F/K/A Sovereign Bank, N.A. paeb@fedphe.com
 JOSEPH ANGEO DESOYSE on behalf of Creditor Santander Bank, N.A., F/K/A Sovereign Bank, N.A. paeb@fedphe.com
 JOSEPH PATRICK SCHALK on behalf of Creditor Santander Bank, N.A., F/K/A Sovereign Bank, N.A. paeb@fedphe.com
 JOSEPH PATRICK SCHALK on behalf of Creditor Santander Bank, N.A. paeb@fedphe.com
 JOSHUA ISAAC GOLDMAN on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, FSB, doing business as CHRISTIANA TRUST, not in its individual capacity but solely as legal title Trustee for BCAT 2014-9TT bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
 JOSHUA ISAAC GOLDMAN on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
 MARIO J. HANYON on behalf of Creditor Santander Bank, N.A., F/K/A Sovereign Bank, N.A. paeb@fedphe.com
 POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com
 STEPHEN VINCENT BOTTIGLIERI on behalf of Debtor Deborah Ann Rafferty sbottiglieri@gillinlawoffice.com, ecfnotice@comcast.net
 STEPHEN VINCENT BOTTIGLIERI on behalf of Michael F.x. Gillin & Associates, P.C. sbottiglieri@gillinlawoffice.com, ecfnotice@comcast.net
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 14

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In Re: Deborah Ann Rafferty : Bankruptcy No. 14-14442 SR
Debtor : Chapter 13
: :
WILMINGTON SAVINGS FUND :
SOCIETY, FSB, doing business as :
CHRISTIANA TRUST, not in its individual :
capacity but solely as Trustee for BCAT :
2014-9TT c/o Shellpoint Mortgage Servicing :
: :
Movant :
vs. :
: :
Deborah Ann Rafferty :
: :
Debtor/Respondent :
: :
and :
: :
Frederick L. Reigle, Esquire :
: :
Trustee/Respondent :
: :

**CONSENT ORDER / STIPULATION AGREEMENT SETTLING
MOTION FOR RELIEF FROM AUTOMATIC STAY**

AND NOW, upon the Motion of WILMINGTON SAVINGS FUND SOCIETY, FSB, doing business as CHRISTIANA TRUST, not in its individual capacity but solely as Trustee for BCAT 2014-9TT c/o Shellpoint Mortgage Servicing ("Creditor" or "Movant"), through its counsel, Hladik, Onorato & Federman, LLP, for relief from the automatic stay pursuant to Bankruptcy Code § 362(d) as to certain property located at 321 Timber Jump Lane, Media, PA 19063, (the "Property"), it is hereby agreed as follows:

The parties acknowledge that since the filing of the Motion, Debtor, Deborah Ann Rafferty ("Debtor") has submitted payments toward the cure of the post-petition default, and that the following amounts are currently due as follows:

Counsel Fees/Costs for Motion	\$ 850.00
Filing Fee.....	\$ 176.00
Suspense	(\$ 773.43)
Arrears ("Arrears").....	\$ 252.57

1. Debtor shall cure the Arrears as set forth above by paying one-third (1/3) of the Arrears per month (\$84.19/month) for the next three (3) months, together with the regular monthly mortgage payment (currently \$2,243.53/month), for a total combined monthly payment of \$2,327.72/month for the next three (3) months beginning on *November 1, 2016*. In the event the regular monthly payment changes for any reason, then the amount due pursuant to Paragraph 2 shall be adjusted accordingly. Thereafter, Debtor agrees to continue making the regular monthly mortgage payments.

2. Debtor shall make the regular monthly payments required to the Trustee.
3. Debtor shall send all payments due directly to Creditor at the address below:

Shellpoint Mortgage Servicing
PO Box 740039,
Cincinnati, OH 45274-0039

The loan #xxxxx9449 must appear on each payment

4. In the event Debtor fails to make any of the payments set forth hereinabove (or real estate taxes and/or hazard insurance when due) on or before their due dates, Creditor and/or Counsel may give Debtor and Debtor's counsel notice of the default. If Debtors do not cure the default within ten (10) days of the notice, upon Certification of Default to the Court, and request for Order, with a copy to Debtors and Debtors' counsel, Creditor shall immediately have relief from the bankruptcy stay.

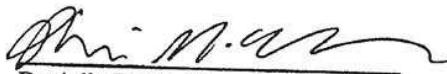
5. The failure by the Creditor, at any time, to file a Certification of Default upon default by the Debtor shall not be construed, nor shall such failure act, as a waiver of any of Creditor's rights hereunder.

6. Upon issuance of the aforesaid Order, the parties hereto further agree that Creditor may proceed in state court to exercise all rights and remedies available to it as a mortgagee and creditor under state and federal law including, but not limited to, the initiation of and continuation of foreclosure and execution process through sheriff's sale concerning the Property and ejectment thereafter.

7. In the event Debtor converts to a bankruptcy under Chapter 7 of the Bankruptcy Code then Debtor shall pay all pre-petition arrears and post-petition arrears within 10 days from the date the case is converted. If Debtor fails to make payments in accordance with this paragraph then the Creditor, through Counsel, may file a certification setting forth said failure and the Creditor shall be granted immediate relief from the automatic stay.

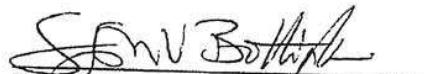
8. It is further agreed that the 14-day stay provided by Rule 4001(a)(3) is hereby waived.

By signing this Stipulation, Debtor's Counsel represents that the Debtor is familiar with and understands the terms of this Stipulation and agrees to said terms regardless of whether the Debtor has actually signed this Stipulation. Seen and agreed by the parties on the date set forth below:



Danielle Boyle-Ebersole, Esquire
Counsel for Creditor

Date: 10/27/16



Stephen Vincent Bottiglieri, Esquire
Counsel for Debtor

Date: 10/27/16



Frederick L. Reigle, Esquire
Trustee

Date: 10/27/16

And Now, this 4th day of November, 2016, it is hereby ORDERED that this Stipulation between the parties is approved.



Honorable Stephen Raslavich
U.S. Bankruptcy Judge